CLAIMS

1. A method for dynamically branding a TEM, said method comprising the steps of:
   a. initiating at said TEM a session between a user and a selected institution from a plurality of institutions, said selected institution including a predetermined branding element;
   b. coupling said TEM to said selected institution in response to identification information supplied by said user; and
   c. configuring said TEM in accordance with said predetermined branding element, thereby dynamically branding said TEM with an identity and functionality of said selected institution.

2. A method for dynamically branding a TEM, said method comprising the steps of:
   a. maintaining a TEM in an idle or wait state;
   b. providing information to said TEM by a user to initiate a transaction session;
   c. operatively coupling said TEM with a selected institution based upon said information, said selected institution including a predetermined branding element;
   d. configuring said TEM with said predetermined element appropriate to capabilities of said TEM;
   e. allowing said user to conduct a transaction session with said selected institution; and
   f. reverting said TEM to said idle or wait state after conclusion of said transaction session.

3. The method according to claim 1 when used for the provision by an institution to an end-user of a dynamically branded transaction session on a TEM using branding of that institution.

4. The method according to claim 2 when used for the provision by an institution to an end-user of a dynamically branded transaction session on a TEM using branding of that institution.

5. The method according to claims 2 and 4 further comprising the step of determining a source of said predetermined branding elements by software of said TEM and said predetermined branding elements are capable of being communicated by TEM to said user.

6. The method according to claim 5 where said step of determining said source is taken between steps b and c.

7. The method according to claims 2 and 4 further comprising the step of determining a URL of said selected institution by software of said TEM and a first document at said URL is retrieved by said software, wherein said document contains said predetermined branding elements

8. The method according to claim 6 wherein said document contains references to other further documents or files which together contain the branding elements for the desired institution appropriate to capabilities of said TEM.

9. The method according to claims 1 through 6A, wherein the said selected institution is determined by reference to indicia presented to said TEM by said user.

10. The method according to claim 7, wherein said indicia is a component of a card presented to said TEM.

11. The method according to claim 8, wherein said indicia is a portion of a magnetic strip of said card presented to said TEM.

12. The method provided in claim 8, wherein said indicia is a portion of memory of a smart card presented to said TEM.

13. The method according to claims 1 through 10, wherein a portion of said indicia is used to lookup a URL referencing said predetermined branding elements.

14. The method according to claims 1 through 11, wherein an Issuer Identification number (IIN) is used to look up a starting point referencing said predetermined branding elements.

15. The method according to claims 1 through 10 wherein an Issuer Identification Number (IIN) provided as a portion of said indicia is used to lookup a URL referencing said predetermined branding elements of the desired institution.

16. The method according to claims 1 through 10, wherein a Bank Identification Number (BIN) provided as a portion of said indicia is used to lookup a URL referencing said predetermined branding elements.

17. The method according to claims 1 through 10, wherein said indicia contains a URL referencing said predetermined branding elements.

18. The method according to claims 1 through 15, wherein the TEM is an ATM.

19. The method according to claims 1 through 15, wherein the TEM is a kiosk.

20. The method according to claim 17, wherein said kiosk is provided with a card reader.

21. The method according to claims 1 through 7 and 13 through 18, further comprising the step of operatively connecting a portable device to said TEM for providing said identification information or said indicia.

22. The method according to claim 19, wherein the operative connection with said portable device is provided by an infrared connection between said portable device and said TEM.

23. The method according to claim 19, wherein the operative connection is provided by a short distance radio frequency connection between said portable device and said TEM.

24. The method according to claims 19 through 21, wherein said portable device selected from a list comprising: a personal digital assistant, an electronic wallet, a laptop computer, a handheld computer, and a wireless phone.

25. The method according to claims 19 through 22, wherein said transaction session with said selected institution is conducted by said user on said portable device through the TEM.

26. The method according to claim 23, wherein a portion of said transaction session is conducted by said user on said portable device through said TEM and said predetermined branding elements are communicated by said portable device to said user.

27. The method according to claims 19 through 24, wherein said TEM is an ATM.

28. The method according to claims 19 through 24, wherein said TEM is a kiosk.

29. The method according to claims 1 through 22, wherein said TEM comprises software for presenting said predetermined branding elements to said user.

30. The method according to claim 27 wherein said software comprises software and a browser.

31. The method according to claims 1 through 26, wherein said TEM comprises a browser for accessing a first XML document at the URL associated with said selected institution and said first XML document includes said predetermined branding elements.

32. The method according to claim 28 wherein said first XML document's contents include pointers to other documents which together contain said predetermined branding elements.

33. The method according to claim 28, wherein said predetermined branding elements are presented to said user via said browser.

34. The method according to claims 23 and 24, wherein said TEM contains at least one browser and one browser accesses a first XML document at the URL associated with said desired member institution and said document and any documents and files to which said document points contain the branding of said desired member institution and said branding is presented to the user on said portable device.

35. The method according to in claims 28, 28A, 29 and 30, wherein said first XML document and any subsequent documents reachable from said first document and accessed during said transaction session comprise within them instructions for operation of said TEM.

36. The method according to claim 31 wherein the said instructions for operation of said TEM facilitate are selected from a list of functions comprising: printing information on a printer in said TEM; printing coupons optionally including means that allow their redemption to be automatically tracked; dynamically printing an item of value such as an event ticket, a negotiable instrument, a bank draft or cheque, internet postage, a transportation ticket, a gift certificate, a lottery ticket, scrip or a receipt; requesting the dispense of a pre-existing item of value such as currency, prepaid phone cards, conventional postage stamps, coins, tokens, pre-printed gift certificates, scrip; requesting the dispense of an identification card, permit or license; accepting into TEM's provided depository paper items including forms, applications, negotiable items, and currency; capturing the user's signature; capturing the user's photographic or video or visual image; optically or magnetically scanning a document presented by the user; optically or magnetically scanning an item of value including a cheque presented by the user; performing magnetic ink or optical character recognition on a previously scanned item.

37. The method according to claim 31, wherein said instructions include a request to dispense one or more pre-existing items of value from an appropriately capable TEM

selected from the group comprising: currency, prepaid phone cards, conventional postage stamps, coins, scrip, and tokens.

38. The method according to claim 33, wherein said dispense request is transmitted by said TEM to an authorizing authority responsible for said TEM.

39. The method according to claim 34, wherein a format of said authorization request sent from said TEM is in a form of an ISO 8583 message.

40. The method according to claim 34, wherein a format of said authorization request sent from said TEM is in a form of an XML document.

41. The method according to claim 34 wherein said authorization request is sent in a form in which message numbers, fields within messages, field contents, and the meaning of all these are in substantial conformity with the ISO 8583 standard, but the encoding, representation and other aspects of the form and format of the data is in a document substantially conforming to an XML standard.

42. The method according to claim 34, wherein a format of said authorization request sent from the TEM is in a form of a legacy ATM driving protocol chosen from the group comprising: Diebold 911, Diebold 912, Emulations of Diebold 911, emulations of Diebold 912, NCR native, Triton, Triton emulations and NDC+.

43. The method according to claim 38, wherein said legacy ATM driving protocol used between said TEM and said authorization authority is in a form of a legacy ATM driving protocol chosen from the group comprising: Diebold 911, Diebold 912, Emulations of Diebold 911, emulations of Diebold 912, NCR native, Triton, Triton emulations and NDC+.

44. The method according to claims 38 and 39, wherein said legacy protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or substantially similar to the said protocol standard, but are transported in a document conforming to an XML standard.

45. The method according to claims 38, 39 and 40 wherein said legacy protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or substantially similar to the said protocol standard, but transported using the http or https or other like protocols.

46. The method according to claim 35, wherein said ISO 8583 messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or substantially similar to the said protocol standard, but transported using the http or https or other like protocols.

47. The method according to claims 34 through 42, wherein if said request is authorized then one document is next accessed by the browser at the TEM,

48. The method according to claims 34 through 42, wherein if said request is declined then an alternate document is accessed by said browser.

49. A method according to claim 43, wherein the appropriate document to be accessed based upon said response to said request for authorization, is communicated to the TEM within a prior document accessed by said browser.

50. A method according to claim 43 wherein there are multiple documents capable of being accessed and which one is accessed, is dependant upon a results code contained in said response to said dispense authorization request.

51. The method according to each of claims 34 through 45 where if said TEM fails to receive a response to said request for authorization within an appropriate or pre-defined period of time then the software in the TEM will cause the browser to load a document where the URL of said document was supplied in a previous document.

52. A method according to claim 2, wherein quickly following the initiation of step b, the said TEM becomes leased to the said desired institution for the duration of the

transaction session with said user, and substantially simultaneously with the reversion to wait state at step **f**, the said lease expires.

53. A method according to claim 2, wherein quickly following the initiation of step b, the said TEM is sold to the said desired institution, and substantially simultaneously with the reversion to wait state at step f, is repurchased by the prior owner.

54. A method according to claim 48, wherein the repurchase price is equal to the acquisition price less an amount to compensate for the value of the transactions or session conducted during said session.

55. A method as in claim 47, wherein a fee is charged to the said institution to which said TEM was leased.

56. A method as provided in claim 50 wherein said lease fee is distributed to entities selected from the group comprising : the operator of the communication system, the entity on whose premises said TEM is located, the entity that owns said TEM, the entity providing switching and routing means, and the entity responsible for the maintenance of said TEM.

57. A method according to in each preceding claim, wherein said TEM is one selected from the group comprising : a smart telephone, a computer, a point of sale device, a cash dispenser, a script-based ATM, an interactive television, a web-enabled TV, a video banking machine, a video phone, and a public internet access station.

58. A method according to claims 1 through 52, wherein usage of consumable items within said TEM selected from the group comprising: paper, currency, coupons, ink, toner, is tracked for appropriate billing, audit and maintenance purposes.

59. A method according to claim 53 wherein usage of resources provided in the system is tracked for appropriate billing, audit, optimization and maintenance purposes.

60. The method according to claim 2, wherein a URL of the desired institution is determined by software in said TEM and a first document at said URL is retrieved by said software of said TEM, where said document contains the said branding for the desired institution.

61. The method according to claim 54, wherein said first document provides pointers to other documents, and files, which together contain the branding for the desired institution..

62. The method according to claim 54, where a type of document so retrieved is selected from the group comprising: HTML, XML, Wireless Markup Language, and SGML.

63. The method according to claims 54 and 55, wherein said URL is a "file" reference (file://) to a document stored within said TEM.

64. The method according to claims 54 and 55, wherein said URL is an http reference and said referenced document is stored within said TEM.

65. The method according to in claims 54 and 55, wherein said URL is an http reference and said referenced document is stored within. one of a group of storage locations comprising: the communications system on behalf of the desired member institution; accessible servers of the desired member institution; within a service provider on behalf of the desired member institution.

66. The method according to claim 58 wherein said referenced document is generated as requested.

67. The method according to in claim 2, wherein said identification information is biometric measurement of said user.

68. A transaction execution system comprising:

a. a TEM for facilitating a transaction session between a user and selected institution, said selected institution including a predetermined branding element;

b. a communications system responsive to information provided by said user for operatively coupling said TEM to said selected institution; and

c. a configuration system for configuring said TEM in accordance with said predetermined branding element, thereby dynamically branding said TEM with an identity and functionality of said selected institution.

69. A dynamically branded transaction execution system comprising:

a. a plurality of member institutions, each of said plurality of member institutions including a predetermined branding element;

b. at least one shared TEM; and

c. at least one routing and processing system to connect and process information between a selected one of said plurality of said member institutions and said shared TEM;

wherein said shared TEM is configured such that when a customer provides information to said shared TEM, said shared TEM comes under the control of said selected one of said member institutions, and said shared TEM is branded using said predetermined branding element to provide a dynamically branded TEM branded with the identity and functionality determined by said selected institution.

70. The system according to claim 60 when used for the provision by an institution to an end-user of a dynamically branded transaction session on a TEM using branding of that institution.

71. The system according to claim 61 when used for the provision by an institution to an end-user of a dynamically branded transaction session on a TEM using branding of that institution.

72. The system according to each of claims 60 and 61 when used for the provision by an institution to an end-user of a dynamically branded transaction session on a TEM using branding of that institution.

73. An execution system according to 60 and 61, wherein said user is provided with a user profile associated with said selected institution.

74. An execution system according to of claims 60 and 61, wherein said predetermined branding elements are located at desired storage locations within said system.

75. An execution system as defined in each of claims 60 and 61, wherein said predetermined branding elements are received from said selected institution by said TEM on a session by session basis.

76. An execution system according to claims 60 and 61, wherein said predetermined branding elements are included with said communication system.

77. An execution system according to claims 60 and 61, wherein said predetermined branding elements are received partly from the said TEM's cache or storage, and partly from said institution on a session by session basis.

78. An execution system according to claims 60 and 61, said branding information being received partly from said TEM and partly from storage at said communication system on a session by session basis.

79. An execution system according to claims 60 and 61, wherein said predetermined branding elements are received partly from said selected institution on a session by session basis and a balance from said TEM and said communication system.

80. An execution system according to claims 60 through 71, wherein said TEM is configured with said predetermined branding elements for a duration of a user's transaction session and reverting to a first configuration at an end of said transaction session.

81. An execution system according to claims 60 through 71, wherein said TEM including a user identification system for automatically identifying said user.

82.. A system as defined in each of claims 60 through 72 where the desired institution is determined by reference to indicia on a card presented by the user.

83. Any system as provided in claim 74 where the desired institution is determined by reference to indicia on the magnetic strip of a card presented by the user.

84. Any system as defined in claim 74 where the desired institution is determined by reference to indicia inside the storage of a smart card presented by the user.

85. Any system as defined in claim 74 where a portion of said indicia is a representation of a URL referencing said branding information.

86. A system as defined in claim 74 where a portion of the indicia is used to lookup a URL referencing the branding of the desired institution.

87. A system as defined in claim 74 where an Issuer Identification Number on or in the indicia is used to lookup a URL associated with the branding of the desired institution.

88. A system as defined in claim 74 where a Bank Identification Number on or in the indicia is used to lookup a URL associated with the branding of the desired institution.

89. A system as defined in claim 74 where said indicia contains a URL associated with the branding of the desired institution that provided the indicia

90. A system as defined in claim 74 where said indicia contains a numeric representation which can be manipulated to become or refer to a URL which references said branding information.

91. A system as defined in claims 74 through 82 where some or all of the TEMs are ATMs.

92. A system as defined in claims 74 through 82 where some or all of the TEMs are kiosks.

93. Any system as defined in claim 84 where some or all of the TEMs are kiosks with a card readers.

94. A system as defined in claim 74 where the information provided by the user to indicate said desired institution is stored in a portable device which when in close proximity to the TEM becomes operatively connected temporarily to the TEM in order to provide said member institution identification.

95. A system as defined in claim 86 where the operative connection is provided by an infrared connection between the portable device and the TEM.

96. A system as defined in claim 86 where the operative connection is provided by a short distance radio frequency connection between the portable device and the TEM.

97. The system in claim 86 through 88 wherein said portable device is one of: a personal digital assistant, an electronic wallet, a laptop computer, a handheld computer and a wireless phone.

98. The system according to claims 86 through 89 wherein part or all of said session with the desired member institution is conducted by the user on the portable device through the TEM

99. The system according to claims 90 wherein said member institution's branding is displayed on said portable device to the extent possible on that device.

100. A system as provided in claims 86 through 91, where some or all of the TEMs are ATMs.

101. A system as provided in claims 86 through 91, where some or all of the TEMs are kiosks.

102. A system as provided in claims 60 through 93 wherein the TEM contains a browser and the browser is used to present the branding of the desired member institution.

103. A system as provided in claims 60 through 93 wherein said TEM contains a browser and the browser accesses a first XML document at the URL associated with said desired member institution and said document and any documents and files to which said document points contain the branding of said desired member institution.

104. The system provided in each of claims 60 through 93 wherein said TEM contains a browser and said browser accesses a first XML document at the URL associated with said desired member institution and said document and any documents and files to which said document points contain the branding of said desired member institution and said branding is presented to said user via said browser.

105. The system described in claims 90 through 93 wherein said TEM contains one or more browsers and one browser accesses a first XML document at the URL associated with said desired member institution and said document and any documents and files to which said document points contain the branding of said desired member institution and said branding is presented to said user on user's said portable device.

106. The system provided in claims 94 through 97 wherein the said first document and/or subsequent documents reachable from said first document and accessed during the session contain within them instructions for operation of the TEM.

107. The system in claim 98 wherein the said instructions for operation of a TEM facilitate one or more of the following functions during the session with the user: printing

information on a printer in the TEM; printing coupons optionally including means that allow their redemption to be automatically tracked; dynamically printing an item of value such as an event ticket, a negotiable instrument, bank draft or cheque, internet postage, a transportation ticket, a gift certificate, a lottery ticket, scrip or a receipt; requesting the dispense of a pre-existing item of value such as currency, prepaid phone cards, conventional postage stamps, coins, tokens, pre-printed gift certificates, scrip; requesting the dispense of an identification card, permit or license; accepting into TEM's provided depository paper items including forms, applications, negotiable items, and currency; capturing the users signature; capturing the user's photographic or video or visual image; optically or magnetically scanning a document presented by the user; optically or magnetically scanning an item of value including a cheque presented by the user; performing magnetic ink or optical character recognition on a previously scanned item.

108. The system in claim 98 wherein said instructions include a request to dispense one or more pre-existing items of value including currency, prepaid phone cards, travelers cheques or scrip, conventional postage stamps, coins, tokens or pre-printed gift certificates.

109. The system provided in claim 100 wherein the dispense request is transmitted by the TEM to the authorizing authority responsible for that TEM.

110. The system provided in claim 101 where the format of the authorization request is sent from the TEM in the form of an ISO 8583 message.

111. The system provided in claim 101 wherein the format of authorization requests sent from TEMs are as an XML document.

112. The system provided in claim 101 where the authorization request is sent in a form where the message numbers, fields within messages, field contents and the meaning of all these are in substantial conformity with the ISO 8583 standard, while the encoding, representation and other aspects of the form and format of that data is in a document which is in substantial compliance with an XML standard.

113. The system according to claim 101 wherein the format of said authorization request sent from the TEM is in the form of a legacy ATM driving protocol such as but not limited to Diebold 911/912.

114. The system according to claim 101 wherein the protocol used between the TEM and the authorization authority is any one of Diebold 911/912 or similar proprietary legacy ATM driving protocols or similar such protocols.

115. The system according to claims 105 and 108 wherein said legacy protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or substantially similar to the said protocol standard, but transported in a document conforming to an XML standard.

116. The method according to claims 105 through 107 wherein said legacy protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or substantially similar to the said protocol standard, but transported using the http or https or other like protocol.

117. The system according to claims 102 through 104 wherein said ISO 8583 messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or substantially similar to the said protocol standard, but transported using the http or https or other like protocol.

118. The system provided in claims 101 through 109 wherein if said request is authorized then one document is next accessed by TEM's browser and if said request is declined then an alternate document is accessed .

119. The system in claim 110 wherein the identity and location of appropriate documents to be accessed are based upon the response to said request for authorization, and are communicated to the TEM within a prior document accessed by the browser.

120. The system provided in claim 111 wherein further there are multiple documents that could be accessed and which document is accessed is dependant upon a results code contained in said response to said dispense authorization request.

121. The system provided in claims 101 through 112 where if the TEM fails to receive a response to a request for authorization within a certain period of time then the software in the TEM operates to cause the browser to load a document where the URL of said document was supplied in a previous document.

122. A system provided in accordance with claim 60 where substantially simultaneously with coupling said TEM with said institution, said TEM becomes leased to said desired institution for the duration of the transaction session with said user, and substantially simultaneously with the end of that session, said lease terminates.

123. A system according to claim 61 where with the TEM coming under said effective control, said TEM with said institution, said TEM becomes leased to said desired institution for the duration of the transaction session with said user, and substantially simultaneously with the end of that session, said lease terminates.

124. A system provided in accordance with claim 60 where substantially simultaneously with coupling said TEM with said institution, said TEM is sold to said desired institution, and substantially simultaneously with the end of said session, is repurchased by its prior owner.

125. A system according to claim 61 where with the TEM coming under said effective control, said TEM is sold to said desired institution, and substantially simultaneously with the end of said session, is repurchased by its prior owner.

126. A system as provided in claim 105 and 117 where the end repurchase price is the acquisition price less an amount equal to the desired charge for the transactions and session conducted during said TEM's owned period.

127. A system provided as in claims 114 and 115 wherein a fee is charged to the said institution which said TEM was leased.

128. A system as in claim 119 wherein said lease fee is distributed amongst some or all of: the operator of the communication system, the entity on whose premises the TEM is located, the entity that owns the TEM, the entity providing switching and routing means, and the entity responsible for the maintenance of the TEM.

129. A system provided as in claim 118 wherein the amount represented by the difference in the sale price and repurchase price is distributed amongst some or all of: the operator of the communication system, the entity on whose premises the TEM is located, the entity that owns the TEM, the entity providing switching and routing means, and the entity responsible for the maintenance of the TEM.

130. A system provided as in claims 60 through 121 wherein the said TEM is one of the group consisting of a smart telephone, a computer, a point of sale device, a cash dispenser, a script based ATM, an interactive television, a web TV, a video banking machine, a video phone, and any public internet access stations.

131. A system provided as in claims 60 through 122 wherein the usage of consumable items within the TEM including such items as paper, currency, coupons, ink, toner, and the use of resources provided, is tracked for billing, audit and maintenance purposes

132. A dynamically brandable TEM for use in a transaction execution system comprising:

a. a communications system operatively connectable to said TEM responsive to user-provided information for coupling said TEM to a selected institution from a plurality of institutions, each of said plurality of said institutions including identifiable branding; and

b. a configuration system for configuring said TEM in accordance with a predetermined branding element of said selected institutions.

133. A dynamically brandable TEM according to claim 124, where said user-provided information comprises biometric measurement of user at TEM.

134. The dynamically brandable TEM according to claim 124, wherein said selected institution is determined by the user presenting a card to said TEM.

135. The dynamically brandable TEM according to claim 126, wherein said selected institution is determined by reference to a magnetic strip on said card.

136. The dynamically brandable TEM according to claim 127, wherein said magnetic strip comprises information which uniquely identifies said selected institution.

137. The dynamically brandable TEM according to claim 127, wherein said magnetic strip comprises an Issuer Identification Number.

138. The dynamically brandable TEM according to claim 127, wherein said magnetic strip comprises a Bank Identification Number.

139. The dynamically brandable TEM according to claim 127, wherein said magnetic strip comprises a URL for said selected institution.

140. The dynamically brandable TEM according to claim 126, wherein said selected institution is determined by said user presenting a smart card to said TEM.

141. The dynamically brandable TEM according to claim 132, wherein said smart card comprises unique information which uniquely identifies said selected institution.

142. The dynamically brandable TEM according to claim 132, wherein said smart card comprises an Issuer Identification Number.

143. The dynamically brandable TEM according to claim 132, wherein said smart card comprises a Bank Identification Number.

144. The dynamically brandable TEM according to claim 132, wherein said smart card comprises a URL for said selected institution.

145. The dynamically brandable TEM according to claim 124, wherein said selected institution is determined by said user presenting a smart card to said TEM, whereby said card contains identifiers for several institutions.

146. The dynamically brandable TEM according to claim 137 wherein the user is presented with and makes a selection from a display of all said institutions.

147. The dynamically brandable TEM according to claim 137, wherein said identifiers for said institutions are selected from the group comprising: an Issuer Identification Number, a Bank Identification Number, a URL, and a proprietary scheme known to said system.

148. The dynamically brandable TEM according to claim 124 through 138, wherein said TEM is an ATM.

149. The dynamically brandable TEM according to claims 124 through 138, wherein said TEM is a kiosk.

150. The dynamically brandable TEM according to claims 124 through 138, wherein said TEM is kiosks which has a card reader.

151. The dynamically brandable TEM according to claim 124, wherein said identification provided by said user to determine said selected institution is stored in a portable device.

152. The dynamically brandable TEM according to claim 142 wherein said portable device is operatively connected temporarily to the TEM in order to provide said member institution identification.

153. The dynamically brandable TEM according to claim 142, wherein the operative connection is provided by an infrared connection between said portable device and said TEM.

154. The dynamically brandable TEM according to claim 142, wherein the operative connection is provided by a short distance radio frequency connection between said portable device and said TEM.

155. The dynamically brandable TEM according to claims 142 through 144, wherein said portable device is selected from the group comprising: a personal digital assistance, an electronic wallet, a laptop, a handheld computer, and a wireless phone.

156. The dynamically brandable TEM according to claims 142 through 145, wherein a transaction session between said user and said selected institution is conducted with said portable device through said TEM.

157. The dynamically brandable TEM according to claim 146 wherein the member institution's branding is displayed on the portable device to the extent desirable on that device.

158. The dynamically brandable TEM according to claims 142 through 145, wherein said TEM is an ATM.

159. The dynamically brandable TEM according to claims 142 through 145, wherein said TEM is a kiosk.

160. The dynamically brandable TEM according to claims 124 through 145, and claims 147 and 148 wherein said TEM contains software including a browser for presenting to the user the said predetermined branding elements.

161. The dynamically brandable TEM according to claims 124 through 148 wherein said TEM contains software including a browser which accesses a first XML document at

the URL associated with said desired member institution and said document contains the branding of said desired member institution.

162. The dynamically brandable TEM according to claim 150 wherein said first XML document and any documents and files to which said document points contains the said predetermined branding elements.

163. The dynamically brandable TEM according to claims 124 through 145 and claims 147 and 148 wherein said TEM contains software and a browser to access a first XML document at the URL associated with said desired member institution and said document contains said predetermined branding elements of said desired member institution and said branding is presented to the user via said browser.

164. The dynamically brandable TEM according to claim 151 wherein said first XML document and any documents and files to which said document points contains the said predetermined branding elements.

165. The dynamically brandable TEM according to claim 146 wherein said TEM comprises software and at least one browser which accesses a first XML document at the URL associated with said desired member institution and said document contains the branding of said desired member institution and said branding is presented to the user on their portable device.

166. The dynamically brandable TEM according to claim 152 wherein said XML document and any documents and files to which said document points contains the said predetermined branding elements.

167. The dynamically brandable TEM according to claims 150 through 152A wherein said first XML document contains instructions for operation of the TEM.

168. The dynamically brandable TEM according to claim 153 wherein said first XML document and subsequent documents and files reachable from said first document and

accessed during said transaction session contain instructions for operation of said TEM.

169. The dynamically brandable TEM according to claim 153 wherein said instructions for operation of the TEM facilitate at least one function from the following list of functions: printing information on a printer in the TEM; printing coupons optionally including means that allow their redemption to be automatically tracked; dynamically printing an item of value such as an event ticket, a negotiable instrument, bank draft or cheque, internet postage, a transportation ticket, a gift certificate, a lottery ticket, scrip or a receipt; requesting the dispense of a pre-existing item of value such as currency, prepaid phone cards, conventional postage stamps, coins, tokens, pre-printed gift certificates, scrip; requesting the dispense of an identification card, permit or license; accepting into TEM's provided depository paper items including forms, applications, negotiable items, and currency; capturing the users signature; capturing the user's photographic or video or visual image; optically or magnetically scanning a document presented by the user; optically or magnetically scanning an item of value including a cheque presented by the user; performing magnetic ink or optical character recognition on a previously scanned item.

170. The dynamically brandable TEM according to claim 153 wherein said instructions are selected from a group comprising: a request to dispense one or more pre-existing items of value including currency, prepaid phone cards, conventional postage stamps, coins and tokens.

171. The dynamically brandable TEM according to claim 155 wherein the dispense request is transmitted by said TEM to the authorizing authority responsible for that TEM.

172. The dynamically brandable TEM according to claim 156 where the format of said authorization request is in a form of ISO 8583 message.

173. The dynamically brandable TEM according to claim 156 wherein the format of said authorization request is in a form of XML document.

174. The dynamically brandable TEM according to claim 156 where said authorization request is sent in a form where the message numbers, fields within messages, field contents and the meaning of all those are in substantial conformity with the ISO 8583 standard.

175. The dynamically brandable TEM according to claim 159 wherein the encoding, representation and other aspects of the form and format of said authorization request data is in a document which is in substantial compliance with an XML standard.

176. The dynamically brandable TEM according to claim 156 wherein the format of said authorization request sent from said TEM is a form of legacy ATM driving protocol.

177. The dynamically brandable TEM according to claim 156 wherein the protocol used between the TEM and the authorization authority is selected from a list of such protocols comprising (at least):Diebold 911, Diebold 912, Emulation's of Diebold 911, Emulation's of Diebold 912, NCR native, Triton, Triton Emulation's and NDC+..

178. The dynamically brandable TEM according to claims 155 through 161 wherein if the request is authorized then one document is next accessed by the browser.

179. The dynamically branted TEM according to claims 155 through 162 wherein if the request is declined then an alternate document is accessed by the browser.

180. The dynamically brandable TEM according to claims 55 through 161 wherein said legacy protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or substantially similar to the said protocol standard, but transported in a document conforming to an XML standard.

181. The dynamically brandable TEM according to claims 55 through 161 wherein said legacy protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or

substantially similar to the said protocol standard, but transported using the http or https or other like protocol.

182. The dynamically brandable TEM according to claims 155 through 161 wherein said ISO 8583 messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all these are in conformity with or substantially similar to the said protocol standard, but transported using the http or https or other like protocol.

183. The dynamically brandable TEM according to claims 155 through 161 wherein if said request is authorized then one document is next accessed by TEM's browser.

184. The dynamically brandable TEM according to claims 155 through 161 wherein if said request is declined then an alternate document is accessed .

185. The dynamically brandable TEM according to claims 155 through 166A wherein the identity and location of documents to be accessed are based upon the response to said request for authorization, and are communicated to said TEM within a prior document accessed by the browser.

186. The dynamically brandable TEM according to claims 155 through 167 wherein the appropriate documents to be accessed is based upon the response to the request for authorization, are communicated to said TEM within a prior document accessed by the browser.

187. The dynamically brandable TEM according to claim 168 wherein further there are multiple documents that could be accessed and which one is accessed is dependant upon a results code contained in the response to said dispense authorization request.

188. The dynamically brandable TEM according to claims 156 through 169 where if said TEM fails to receive a response to a request for authorization within a certain period of time then the software in said TEM will cause said browser to load a document where the URL of said document was supplied in a previous document.

189. A dynamically brandable TEM according to claim 124 where substantially simultaneously with coupling said TEM with said desired institution, said TEM becomes leased to said desired institution for the duration of the transaction session with said user, and substantially simultaneously with the end of the session with that user, said lease terminates.

190. A dynamically brandable TEM according to claim 124 where substantially simultaneously with coupling with said desired institution, said TEM is sold to the said desired institution, and substantially simultaneously with the end of said session with that user, is repurchased by the prior owner.

191. A dynamically brandable TEM according to claim 172 where the end repurchase price is the acquisition price of said TEM less an amount equal to the desired charge for the transactions and session conducted during said TEM's owned period.

192. A dynamically brandable TEM according to claim 171 wherein a fee is charged to the said institution to whom the TEM was leased.

193. A dynamically brandable TEM according to claims in 173 and 174 wherein the said (respective) lease fee or price profit is distributed amongst some or all of the group of participants in the system of the invention comprising: the operator of the communication and routing system, the merchant on whose premises the TEM is located, the entity that owns the TEM, and the entity responsible for the maintenance of the TEM.

194. A dynamically brandable TEM according to claims 124 through 175 wherein said TEM is one of the group of possible devices consisting of a smart telephone, computer, point of sale devices, cash dispenser, scrip based ATMs, interactive television, web TV, video banking machine, video phone, and public internet access stations.

195. A dynamically brandable TEM according to claims 124 through 176 wherein the usage of consumable items within the TEM including such items as paper, currency, coupons, ink, and toner is tracked for billing, audit and maintenance purposes.

196. A dynamically brandable TEM according to claims 124 through 176 wherein the use of resources provided during said session, is tracked for billing, audit and maintenance purposes.

197. The dynamically brandable TEM according to claims 124 through 177Aprovided by an institution to an end-user to provide a dynamically branded transaction session on a TEM using branding of that institution

198. A dynamically branded transaction execution system according to each prior claim wherein a behavior and functionality provided to said customer by any of said TEMs is substantially the same as if said selected member institution owned and controlled said TEM exclusively and completely.

199. A dynamically branded transaction execution system according to claim 179, wherein said system is operatively connected to at least one traditional transaction network.

200. A dynamically branded transaction execution system according to claim 179, wherein said system is operatively connected to at least one member institution.

201. A dynamically branded transaction execution system according to claims 179, 180 and 181, wherein said TEM includes a user interface to provide communications directly with a representative of said member institution from said TEM.

202. A dynamically branded transaction execution system according to claim 182, wherein said communication includes audio conferencing.

203. A dynamically branded transaction execution system according to claim 182, wherein said communication includes audio and video conferencing.

204. A dynamically branded transaction execution system according to claim 182, wherein said representative is situated as part of said processing and routing system.

205. A dynamically branded transaction execution system according to claim 182, wherein said representative is situated either at a location of said member institution or at a location of a service provider acting on behalf of the said member institution.

206. A system described in claim 179 where when the user presents a loyalty card, user may use the system to interact with the provider of that loyalty card for a variety of purposes including seeing user's account status and points balance, seeing available awards or offers, requesting particular awards or merchandise.

207. A system as in claims 179 and 187 where the desired institution is not a member of the system and yet the user can conduct what limited functionality is possible with that institution through their operative connection.

208. A system for providing a user with an interaction session that is dynamically branded, the system comprising:

a. a TEM for facilitating said interaction session between said user and a selected institution from a plurality of institutions, said selected institution including a predetermined branding element;
b. a communication system for operatively coupling said TEM to said predetermined branding element of said selected institution;
c. a configuration system for configuring said TEM in accordance with said predetermined branding elements of said selected institution, thereby dynamically branding said TEM; and
d. a revenue stream generated as a result of said interaction session between said user and said TEM;

wherein said revenue stream is received by at least one participant of said system.

209. A system according to claim 189, wherein said predetermined branding elements provides the interface to said user who is a customer of said selected institution as predetermined by said institution.

210. A system according to claim 190, wherein said selected institution monitors a quantity of said revenue stream generated by said customer during said interaction session.

211. A system according to claims 189 to 191, wherein said selected institution is one of said participants.

212. The system according to claim 189, wherein said interaction session provides the interface to said user representative of said selected institution.

213. The system according to claim 193, wherein a quantity of a charge contributing to said revenue stream is indicated to said user during said interaction session.

214. The system according to claims 193 and 194, wherein said user is one of said participants.

215. The system according to claim 189, wherein an operator of the TEM location monitors ancillary information provided during said interaction session.

216. The system according to claim 196, wherein said ancillary information is advertisements.

217. The system according to claims 196 and 197, wherein said operator is one of said participants.

218. The system according to claim 198, wherein a portion of said revenue stream is rental income.

219. The system according to claim 199, wherein said rental income is proportional to transaction time or transaction volume of a plurality of said transaction sessions.

220. The system according to claim 189, wherein an owner/operator of said TEM operates said TEM during said interaction session as an information kiosk.

221. The system according to claim 189, wherein an owner/operator of said TEM operates said TEM during said interaction session as an advertising medium.

222. The system according to claim 201 or 202, wherein said interaction session is a weight state.

223. The system according to claim 189, wherein a provider of routing and switching components of said communication system and said configuration system is one of said participants.

224. The system according to claim 204, wherein a portion of said revenue stream is generated by membership fees for access by said selected institution.

225. The system according to claim 204, wherein a portion of said revenue stream is generated by the brokerage of advertising and informational displays during a weight state.

226. The system according to claim 204, wherein a portion of said revenue stream is generated by session fees for a variety of services provided by said provider.

227. The system according to claim 204, wherein a portion of said revenue stream is generated by commissions on obtaining and providing band width or communications network capacity.

228. The dynamically branded transaction execution system consisting of at least two institutions, at least one automated shared TEM; and a processing and routing system for operatively coupling said member institution to said TEM wherein a customer of

said system is provided with a macro identity known to said system for conducting transactions between accounts at said institutions

229. The dynamically branded transactions system according to claim 209, wherein said macro identity is provided such that said customer can access at least one account from each of at least two institutions and perform transactions session within and between said accounts as though said accounts held by separate said institutions were all at one institution.

230. The dynamically branded execution system in claims 209 and 210, provided by at least one member institution of a plurality of institutions, a processing and routing system, and at least one TEM, wherein a user of such a TEM is provided with a macro identity known to said system such that said user can access at least one account from each of at least two institutions for the purpose of executing at least one transaction between said accounts as if said accounts at separate institutions were held by said user at a single institution.

231. The invention according to claim 211, wherein said dynamically branded TEM operatively connects to said accounts of two user s maintained by at least one institution for executing at least one said transaction session between the said accounts of said two users as if said accounts were maintained for a single user at a single institution.

232. The invention according to claims 209 through 211, wherein said macro identity includes account information for a plurality of said accounts at a plurality of institutions.

233. The invention according to claims 209 through 210 wherein said macro identity becomes known to said system when said user performs said transaction session at said TEM.

234. The invention according to claim 214 wherein the said transaction session starts when the user selects a macro identity function from a wait state of said TEM.

235 The invention according to each of claims 209 through 211, 213, and 214 wherein at least a portion of said macro identity and associated information is stored at storage locations selected from the group comprising:

a. a smart-card, a portable device, a storage device maintained and operated by said user

b. said TEM

c. a routing and switching component of the system, and at least one of said institutions.

236. The invention as provided in claim 216, wherein provision by the user to the system via the TEM of pointers to any of user's various accounts with institutions forming part of the macro identity or of information capable of identifying the user or any of the user's said accounts is sufficient to cause the routing and switching means in the system to provide the user's macro identity for further use in the user's transactions in the session between more than one of user's accounts at more than one institution.

237. The invention claimed in claims 216 and 217, wherein said macro identity has been previously composed at the user's direction in a separate one or more sessions.

238. The invention according to claims 209 through 218, wherein said plurality of institutions between accounts of which user desires to execute transactions at said TEM is chosen by said user at said TEM from a listing generated from said macro identity as an initial part of said transaction session.

239. The invention as claimed in claim 219, wherein a series of two or more of said transactions may be strung together in one session, said one session involving a series of transactions between different groupings the chosen institutional user accounts.

240. The invention according to each of claims 219 through 220, wherein said system, using information about prior user sessions and other information relating to user preferences and behaviors, learns to predictively personalize said transaction session upon identification of said user to said system using said macro identity.

241. The system and method according to claims 199 and 220 wherein said user's prior choices are cached or temporarily stored at a location selected to optimize the performance of the system from the list comprising: in the system, on a user storage medium, in the routing and switching component, or in one or more of the TEMs forming part of the system.

242. The system and method according to claim 222 wherein said user upon starting a transaction session after being identified by said system, would be provided with a first choice to mimic in this new session one or more of said user's prior choices from a group of available prior choices comprised of: accounts, institutions, transactions and connections of said user's last or most frequent or most relevant prior transaction sessions on said system or said TEM, prior to being afforded a broader choice of institutional accounts and transactions if said first choice were declined by user

243. The invention according to claims 221 and 222, wherein said first choice provided to said user is responsive to a previously arranged preference setting by said user.

244. Computer-readable media for use in providing a dynamically branded TEM system comprising:

a. a TEM for facilitating a transaction session between a user and selected institution, said selected institution including predetermined branding elements;

b. a communications system responsive to information provided by said user for operatively coupling said TEM to said selected institution; and

c. a configuration system for configuring said TEM in accordance with said predetermined branding elements, thereby dynamically branding said TEM with an identity and functionality of said selected institution.

245. Computer–readable media for use in producing a dynamically branded TEM by a method comprised of the steps:

a. having a TEM in an idle state

b. the user providing information to the TEM

c. operatively coupling the TEM with a desired institution based upon said information, said institution including identifiable branding

d. configuring TEM with the branding of the said desired institution.

e. allowing the user to conduct a session with that institution.

f. reverting back to an idle state at the end of the session.

246. Computer–readable media for use in producing a dynamically branded TEM apparatus provided by:

a. A communication system operatively connected to said TEM responsive to a user provided identification for coupling a TEM to a desired one of a plurality of said institutions, said one institution including identifiable branding.

b. A configuration system for configuring said TEM in accordance with said branding information for said desired institution, thereby dynamically branding said TEM with the identity and functionality of said institution.

c. A TEM for facilitating a session between a user and said one desired institution.